

Certificate of Notice Page 1 of 3
United States Bankruptcy Court States Bankruptčy Eastern District of Pennsylvania

In re: Christopher S. Friend Debtor

Case No. 18-10491-mdc Chapter 13

TOTAL: 4

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Feb 15, 2018 Form ID: 309I Total Noticed: 17

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2018. +Christopher S. Filena, +Bucks County Prothonotary, 100 N Main #2, Doylest Associates, Old Lake Rd, Dallas, PA 18612 Newtown, PA 18940-3217 db +Christopher S. Friend, 12 Aspen Ct, 14045683 100 N Main #2, Doylestown, PA 18901-3711 14045685 Suite 5000- BNY Independance Center, 14045687 +KML Law Group P.C., 701 Market Street, Philadelphia, PA 19106-1538 +Whispering Wood Homeowners Assoc., 14045691 PO Box 190, Warrington, PA 18976-0190 14045692 +Whispering Woods, P.O. Box 190, Warrington, PA 18976-0190 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: brad@sadeklaw.com Feb 16 2018 01:52:59 BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107 +E-mail/Text: bncnotice@ph13trustee.com Feb 16 2018 01:54:41 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 E-mail/Text: bankruptcy@phila.gov Feb 16 2018 01:54:08 City of Philadelphia, smg City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 16 2018 01:53:24 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 16 2018 01:54:05 U.S. Attorney Office, sma c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 16 2018 01:53:48 United States Trustee. ust. Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Office of the U.S. ILUSEC, +EDI: CAPITALONE.COM Feb 16 2018 01:43:00 Philadelphia, PA 19107-4405 Capital One, 14045684 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 14045686 +EDI: IRS.COM Feb 16 2018 01:43:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 14045688 +E-mail/Text: Bankruptcies@nragroup.com Feb 16 2018 01:54:52 National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036 EDI: PRA.COM Feb 16 2018 01:43:00 Portfolio Recovery, Po Bo. +E-mail/Text: jennifer.chacon@spservicing.com Feb 16 2018 01:54:55 14045689 Po Box 41067, Norfolk, VA 23541 14045690 Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250 TOTAL: 11 ***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Christopher S. Friend brad@sadeklaw.com, bradsadek@gmail.com REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank N.A., et. al. bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com Case 18-10491-mdc Doc 10 Filed 02/17/18 Entered 02/18/18 00:54:48 Desc Imaged

Information to identify the case:						
Debtor 1	Christopher S. Friend	Social Security number or ITIN xxx-xx-9860				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/26/18				
Case number: 18–10491–mdc						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Christopher S. Friend	About Debtor 2.
2.	All other names used in the last 8 years		
3.	Address	12 Aspen Ct Newtown, PA 18940	
4.	Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215–545–0008 Email: <u>brad@sadeklaw.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 2/15/18

For more information, see page 2

Debtor Christopher S. Friend

Case number 18–10491–mdc

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 14, 2018 at 9:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107		
8. Deadlines The bankruptcy clerk's office m receive these documents and a required filing fee by the followi deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 5/13/18		
		Deadline for all creditors to file a proof of clain (except governmental units):	າ Filing deadline: 4/6/18		
		Deadline for governmental units to file a proof claim:	of Filing deadline: 7/25/18		
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a claim submits the creditor to the jurisdiction of the bankruptcy court, with consequence of the proof of claim may surrender importance including the right to a jury trial.		not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 4/5/18 at 9:30AM Philadelphia, PA 19107	ne trustee of 804.00 per month for 60 months. The Location:Courtroom #2 – 900 Market Street,		
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that		
13. Discharge of debts Confirmation a debt. How under the pladebtors personal discharge unbankruptcy of any of the		Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you beliew of any of their debts under 11 U.S.C. § 1328(f), you must be a support of the support of th	on of a chapter 13 plan may result in a discharge of debts, which may include all or part of vever, unless the court orders otherwise, the debts will not be discharged until all payments lan are made. A discharge means that creditors may never try to collect the debt from the sonally except as provided in the plan. If you want to have a particular debt excepted from nder 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge eir debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office e the objection by the deadline to object to exemptions in line 8.		